

EXHIBIT

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BRUCE D. RUUD, CEBS, CFP, CRPS, CMFC

Employment History

- **2001 – Present Bruce Ruud & Associates, LLC**

Bruce D. Ruud, CFP®, CEBS, CMFC, CRPS is president of Bruce Ruud & Associates, LLC, a financial planning and employee benefits consulting firm serving clients throughout the U.S. The firm provides advice to fiduciaries and plan sponsors regarding their obligations under Title I of ERISA and litigation support to employee benefit attorneys. The firm is a registered investment advisor and provides investment advice to individuals and plan fiduciaries.

- **1977 – 2001 U.S. Department of Labor, Pension and Welfare Benefits Administration**

Mr. Ruud joined the Pension and Welfare Benefits Administration of the U.S. Department of Labor in 1977 as an Investigator in the New Orleans Area Office. He transferred to Dallas as the Deputy Area Director in August 1985 and became the Regional Director in 1991. He retired in 2001 to pursue interests in the private sector. The Dallas Region is responsible for civil enforcement of Title I of the Employee Retirement Income Security Act of 1974 and the criminal statutes in Texas, Louisiana, Arkansas, New Mexico and Oklahoma with respect to employee benefit plans sponsored in the private sector. There are approximately 90,000 plans throughout this Region, which covers 12 million participants and contain over \$300 billion in assets. During his tenure as the Regional Director, the Region recovered over \$260 million for workers and their families. In addition, 137 individuals were convicted or plead guilty for crimes they committed against employee benefit plans. Sentences ranged from probation to 235 months. He supervised between 5000-6000 investigations during this time and was personally involved in the settlement of each voluntary compliance case in the Region. He was the final decision maker on whether a case was meritorious of litigation and the settlement terms for each complaint filed. Mr. Ruud participated in the Court ordered mediation of all civil cases during his 16 year tenure in the Dallas Region. He was also responsible for outreach programs and liaison activities with the thirteen judicial districts in his region, state attorneys general, insurance commissioners and Congressional staffs.

- **1972-1977 Internal Revenue Service**

Mr. Ruud was a Revenue Agent for the Internal Revenue Service in Corpus Christi, Texas and New Orleans, Louisiana. He joined the IRS in 1972 and spent three years performing audits of individuals, partnerships and corporations until 1975 when he joined the Employee Plans Division and reviewed employee

benefit plans to insure compliance with ERISA. Prior to that, he worked as a cost accountant in the private sector.

Education

- Bachelor of Business Administration, University of Texas at Austin, 1971

Professional Designations

- Certified Employee Benefit Specialist (1980)
- Certified Financial Planner (1999)
- Chartered Mutual Fund Counselor (2000)
- Chartered Retirement Plans Specialist (2001)

Presentations

Mr. Ruud is a frequent speaker on issues regarding employee benefit plans to organizations such as the Dallas Bar Association, the Southwest Benefits Association, Certified Employee Benefit Specialists, the National Defined Contribution Council, the Society of Financial Service Professionals, the Certified Financial Planners and many others.

Expert Witness Testimony

Bruce Ruud has testified many times as an expert on employee benefit plan matters in Federal District Court as well as the House Ways and Means Oversight Committee of the U.S. Congress. During recent years, he testified in the following cases:

- U.S. v. John Herring, Martha Sewell, Southern Style Success, Inc., Golden Goose Enterprises, Inc., Goldco International, Ltd., Success Southern Style, LLC and Home Care Center, Inc. in the United States District Court of the Eastern District of Louisiana
- U.S. v. Richard Allison Hammond in the United States District Court of the Southern District of Texas
- U.S. v. Lynn McDon Wells in the United States District Court of the Southern District of Texas
- U.S. v. Michael McCord and O.B. Haley in the United States District Court of Western District of Texas
- John H. Litzler, as Chapter 7 Trustee for Ameritruck Distribution Corp, et. Al. v. Acordia National Inc.; Acordia of Virginia, Inc.; Acordia of West Virginia, Inc.
- Terrence M. Hanlon vs. Alfred J. Melillo, Individually, as Trustee of the Harold Schnair Sales Company, Inc. Profit Sharing Plan and Trust, and as Director of the Harold Schnair Sales Company Inc., Harold Schnair Sales Company,

Harold Schnair Sales Company Inc. Profit Sharing Plan, Harold Schnair Sales Company Inc. Profit Sharing Trust, RBC Dain Rauscher Inc., J. Everett Airington, Wake Financial Group, Inc. and Sharon M. Wake in the United States District Court, Northern District of Texas, Fort Worth Division.

- Jerry R. Summers, George T Lenormand, Jeffrey D. Crites, Louise Van Rensburg and James E. Shambo, individually and on behalf of all others similarly situated vs. UAL Corporation ESOP Committee, Marty Torres, Barry Wilson, Doug Walsh, Ira Levy, Don Clements, Craig Musa and State Street Bank & Trust Company in the United States District Court for the Northern District of Illinois, Eastern Division